

Information to identify the case:

Debtor 1	Alexander Zesch	Social Security number or ITIN xxx-xx-9356
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-22095-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alexander Zesch

10/11/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alexander Zesch
Debtor

Case No. 19-22095-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 11, 2024

User: auto
Form ID: 3180W

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	+ Alexander Zesch, 206 Keifer Drive, Pittsburgh, PA 15241-1338
15057750	+ Angelo Bruno, Tucci and Bruno Tax Services, 105 Technology Drive, Suite G1, Trumbull, CT 06611-6349
15057751	Bank of America Spirit Airlines Card, P.O. Box 15019, Wilmington, DE 19886-5019
15057754	+ Bethel Park Chiro. Clinic Inc., 5727 Library Road, Bethel Park, PA 15102-3788
15057757	Developmental Pediatrics, 180 Fort Couch Road, Suite 304, Pittsburgh, PA 15241-1041
15057758	+ Eastern Acct. Sys. of Connecticut Inc., 3 Corporate Drive, Suite 2, Danbury, CT 06810-4166
15057759	+ Fox Chapel Marine Sales & Service, 1366 Old Freeport Road, Pittsburgh, PA 15238-3169
15057760	Grandis Rubin Shanahan and Associates, 757 Coal Valley Road, Suite 750, Clairton, PA 15025
15057770	+ Katherine Anne DelGrande, 206 Keifer Drive, Pittsburgh, PA 15241-1338
15426607	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15057762	MedFinancial, 1 1st Tennessee Bank, Dept #888183, Knoxville, TN 37995-8183
15057766	South Hills Cardiology Associates, PO Box 1870, Cary, NC 27512-1870

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 12 2024 03:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 12 2024 03:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mcooper.com	Oct 11 2024 23:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ EDI: PRA.COM	Oct 12 2024 03:20:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15057748	^ MEBN	Oct 11 2024 23:28:09	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15057749	Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 23:46:05	American Express, P.O. Box 650448, Dallas, TX 75265-0448

District/off: 0315-2

User: auto

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15087901	Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 23:46:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15057752	EDI: BANKAMER	Oct 12 2024 03:20:00	Bank of America VISA, P.O. Box 15019, Wilmington, DE 19886-5019
15087862	+ EDI: BANKAMER2	Oct 12 2024 03:20:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15057753	EDI: BANKAMER	Oct 12 2024 03:20:00	Bank of American MasterCard, P.O. Box 15019, Wilmington, DE 19886-5019
15057756	Email/Text: bdsupport@creditmanagementcompany.com	Oct 11 2024 23:37:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15239998	Email/Text: Bankruptcy@Freedommortgage.com	Oct 11 2024 23:37:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15057761	+ Email/Text: bankruptcy@huntington.com	Oct 11 2024 23:37:00	Huntington Bank, 5555 Cleveland Avenue, Columbus, OH 43231-4106
15057755	EDI: JPMORGANCHASE	Oct 12 2024 03:20:00	Chase Cardmember Services, P.O. Box 6294, Carol Stream, IL 60197-6294
15066920	+ Email/Text: RASEBN@raslg.com	Oct 11 2024 23:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15057763	Email/Text: nsm_bk_notices@mcooper.com	Oct 11 2024 23:36:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
15097722	+ Email/Text: nsm_bk_notices@mcooper.com	Oct 11 2024 23:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15098722	EDI: PRA.COM	Oct 12 2024 03:20:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15073398	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 11 2024 23:37:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15057765	+ Email/PDF: clerical@simmassociates.com	Oct 11 2024 23:46:10	SIMM Associates Inc., 800 Pencader Drive, Newark, DE 19702-3354
15057764	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 11 2024 23:37:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
15057767	Email/Text: PFS.Analyst@stclair.org	Oct 11 2024 23:37:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15057768	EDI: SYNC	Oct 12 2024 03:20:00	Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972
15058470	^ MEBN	Oct 11 2024 23:27:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15084963	+ Email/Text: bankruptcy@huntington.com	Oct 11 2024 23:37:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15057769	^ MEBN	Oct 11 2024 23:27:12	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15091187	Email/Text: BNCnotices@dcmservices.com	Oct 11 2024 23:37:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-2

User: auto

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cr

Freedom Mortgage Corporation

15426608

*

Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939

15109514

##+

Tucci and Bruno Tax Services, c/o Angelo Bruno, 6 Sosse Ct., Norwalk, CT 06851-2810

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Kathryn L. Harrison	on behalf of Debtor Alexander Zesch kh@camlev.com jmb@camlev.com;hlp@camlev.com;cndl@camlev.com;tmatasic@yahoo.com;kmonahan@camlev.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation Ryan.Starks@brockandscott.com wbefc@brockandscott.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 9